

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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(COUNSEL FOR MOVANT)

In Re:  
Frank H. Bryson and Heather L. Bryson  
Debtors

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U.S. Bank National Association, as Trustee for Specialty  
Underwriting and Residential Finance Trust Mortgage  
Loan Asset-Backed Certificates, Series 2006-BC4  
Creditor/Movant

v.  
Frank H. Bryson and Heather L. Bryson  
Respondents



Order Filed on April 30, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case Number: 16-13192-JNP

Chapter 13

Judge: Jerrold N. Poslusny, Jr.

ORDER APPROVING STIPULATION/CONDITIONAL ORDER SETTLING THE MOTION FOR  
RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two(2) through four(4) is  
hereby **ORDERED**.

**DATED: April 30, 2019**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling Creditor's Certification of Default

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Upon the Certification of Default of U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 (Creditor) through its Counsel Stern & Eisenberg PC, attorneys for secured creditor, under Bankruptcy Code (section 362(d), et al.) for relief from the automatic stay as to certain property, 1528 Patricia Ct, Williamstown, NJ 08094 ("Property"), and the entry of the Order settling the Creditor's Certification of Default and for cause shown, it is hereby ORDERED and DECREED as follows:

1. At the date of this Order, Frank H. Bryson and Heather L. Bryson ("Debtor") acknowledges that Debtor is due for the following post-petition regular monthly payments from 03/01/2019 to 04/01/2019, as follows:
  - a. Monthly payments total (\$1,872.51/mo): \$3,744.30
  - b. Post-petition suspense balance: (\$86.51\_\_\_\_\_)
  - c. Attorney Fees: \$100.00
  - d. Total arrears as of date of Order: \$3,757.79
2. Debtor shall cure the Arrears as set forth above by paying \$3,757.79 by April 30, 2019.
3. Debtor shall make the regular monthly payments required to the Trustee.
4. All payments due to the Creditor from the Debtor are to be made directly to Nationstar Mortgage LLC d/b/a Mr. Cooper and making sure that Creditor's loan number appears on all payments.
5. In the event that Movant alleges that Debtors has failed to comply with obligations under paragraph 3 & 5 of this Consent Order/Stipulation, U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 and/or Counsel may give Debtors and Debtors' counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the court of such default, and request for Order, with a copy to Debtors and Debtors' counsel, the Court may grant U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 immediate relief from the bankruptcy stay, per the form of attached Order which is made part hereof as Exhibit "A". Debtors shall pay attorney's fees for each notice of default issued by Movant as a result of the Debtors' failure to comply with this Consent Order/Stipulation.

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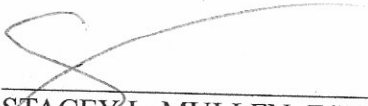
Debtor: Frank H. Bryson and Heather L. Bryson

Case Number: 16-13192-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from the Automatic Stay

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6. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder. In the event Debtor fails to comply with the terms of this Order for more than 30 days, Creditor U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 may submit a certification of default and proposed Order for Relief from the Automatic Stay to the court and serve a copy of such Certification of Default upon the Debtor and Debtor's counsel. Fourteen days after receipt of a Certification of Default, the court will enter an order granting U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 relief from the automatic stay unless the Debtor has filed an objection to the Certification of Default specifying reasons for the objection; in which case the court will set a hearing on the objection.
7. Upon issuance of the aforesaid Order, the parties hereto further agree that U.S. Bank National Association, as Trustee for Specialty Underwriting and Residential Finance Trust Mortgage Loan Asset-Backed Certificates, Series 2006-BC4 may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejection thereafter.
8. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay and may also request entry of the form of Order attached as Exhibit "A".

  
STACEY L. MULLEN, ESQUIRE  
COUNSEL FOR DEBTOR

/s/ STEVEN P. KELLY, ESQUIRE  
STEVEN P. KELLY, ESQUIRE  
STERN & EISENBERG, PC  
ATTORNEY FOR CREDITOR